GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:5012
ANSWERED ON:31.03.2017
Losses to Banks
Gawali (Patil) Ms. Bhavana;Muddahanumegowda Shri S.P.;Sawant Shri Arvind Ganpat;Tumane Shri Krupal Balaji;Verma Smt. Rekha Arun

Will the Minister of FINANCE be pleased to state:

(a) whether the losses of cooperative, public sector and private banks have risen during the last three years and the current year;

(b) if so, the details thereof, bank, State/ UT-wise during the last three years;

(c) whether certain banks have failed to return investor funds during the said period;

(d) if so, the details thereof bank and State/UT-wise; and

(e) the remedial measures taken/being taken by the Government for the protection of consumer interests?

Answer

The Minister of State in the Ministry of Finance

(a) to (d): Reserve Bank of India (RBI) has reported that the Net Profit/Loss Profit After Tax (PAT) of Public Sector Banks (PSBs) declined to Rs(-)17,993 crore during FY 2015-16 from Rs 37,823 crore in FY 2014-15 and Rs. 37,019 Cr in 2013-14. The Net Profit/Loss (PAT) of Private Banks has increased from Rs 33,661 crore during FY 2013-14 to Rs. 38,735 crore in 2014-15 and further to Rs 41,314 crore during FY 2015-16. The Net Profit/Loss (PAT) of PSBs stood at Rs. (-)1,678 crore for the period April- Dec, 2016 while the Net Profit/Loss (PAT) of Private Banks stood at Rs. 31,262 crore for the same period. The information on Net Profit/Loss (PAT) and Dividend paid by PSBs and Private Banks for the last three years and current year are given in Annexure I.
As regards Urban Cooperative Banks (UCBs), Reserve Bank of India (RBI) has reported that 72 UCBs incurred losses as on 31.03.2016, details of which are given in Annexure II. Further, the details of losses in respect of State Cooperative Banks (StCB) and District Central Cooperative Banks (DCCBs) for the year 2014 to 2016 as reported by National Bank for Agriculture and Rural Development (NABARD) are given in Annexure III to VI.
(e): The steps taken by the Central Government for revival of rural cooperative banks and improving the functioning of PSBs are as under:
i. Based on the recommendation of Vaidyanathan Committee (VC-I), Government implemented a revival package for Short Term Cooperative Credit Structure (STCCS) encompassing legal and institutional reforms, measures to improve the quality of management and financial assistance as necessary for their democratic, self-reliant and efficient functioning. Under the revival package, Government of India released Rs. 9,245 crore. The said package was closed on 30th June, 2011.
ii. Recognizing the need to revamp ailing Cooperative Banks so that they are able to cater to the needs of farmers at their doorstep, the Government in 2014 announced implementation of the Scheme for Revival of 23 Unlicensed DCCBs in four States viz. 16 in Uttar Pradesh, 3 in Jammu & Kashmir, 3 in Maharashtra and 1 in West Bengal. The total capital infusion required for revival of these 23 DCCBs was assessed to the tune of Rs. 2375.42 crore, out of which the commitment from Central Government was for Rs. 673.29 crore, for State Governments, Rs.1464.59 crore and for National Bank for Agriculture & Rural Development (NABARD) it was Rs.237.54 crore. The entire share of Central Government under the Scheme has been released to NABARD for onward transmission to Cooperative Banks according to the terms and conditions prescribed in the Memorandum of Understanding governing the Scheme.

iii. In August 2015, the Government formulated "Indradhanush Plan" under which measures were introduced to improve operational and capital efficiency of PSBs. Key Performance Indicators (KPIs) were outlined for all PSBs and cash incentives were introduced for fulfilment of these KPIs. These KPIs included measures such as efficiency of capital usage, diversification of business processes and NPA management etc. Further, the government made available funds to the tune of Rs. 70,000 crore for infusion in PSBs till FY 2019 to confirm with capital adequacy norms outlined under Basel III. The Government also allowed PSBs to raise capital through Follow-on Public Offer (FPO) or Qualified Institutional Placement (QIP) by diluting Government of India holding upto 52% in phased manner based on their capital requirement, their stock performance, liquidity, market conditions etc.

Annexure I to USQ 5012 for 31.03.2017
Data of Public & Private Banks on Net Profit/Loss (PAT) & Dividend Paid

(Amount in Rupees crore)
Bank/ Bank Group Name Net Profit/Loss (PAT) during Dividend Paid
FY 2013-14 FY 2014-15 FY 2015-16 April 01, 2016 to Dec 31, 2016 FY 2013-14 FY 2014-15 FY 2015-16 April 01, 2016 to Dec 31, 2016

ALLAHABAD BANK 1,172 621 -743 -425 159 112 0 0
ANDHRA BANK 436 638 540 139 76 145 41 0
BANK OF BARODA 4,541 3,398 -5,396 1,228 1,084 852 0 0
BANK OF INDIA 2,729 1,709 -6,089 -513 376 400 0 0
BANK OF MAHARASHTRA 386 451 101 -917 160 102 0 0
BHARATIYA MAHILA BANK LTD. 12 20 2 2 0 0 0 0
CANARA BANK 2,438 2,703 -2,813 908 594 652 0 0
CENTRAL BANK OF INDIA -1,263 606 -1,418 -1,847 0 83 0 0
CORPORATION BANK 562 584 -506 401 132 138 0 0
DENA BANK 552 265 -935 -288 130 61 0 0
IDBI BANK LIMITED 1,121 873 -3,665 -1,958 188 146 0 0
INDIAN BANK 1,159 1,005 711 1,086 274 243 87 0
INDIAN OVERSEAS BANK 602 -454 -2,897 -2,770 168 0 0 0
ORIENTAL BANK OF COMMERCE 1,139 778 156 124 267 119 22 0
PUNJAB AND SIND BANK 301 121 336 193 117 29 80 0
PUNJAB NATIONAL BANK 3,343 3,062 -3,974 1,063 421 735 0 0
SYNDICATE BANK 1,711 1,523 -1,643 255 402 375 0 0
UCO BANK 1,511 1,138 -2,799 -1,262 295 258 0 0
UNION BANK OF INDIA 1,696 1,782 1,352 447 307 464 161 0
UNITED BANK OF INDIA -1,213 256 -282 146 0 0 0 0
VIJAYA BANK 416 439 382 546 165 155 0 0
STATE BANK OF BIKANER AND JAIPUR 732 777 851 -374 117 120 120 0
STATE BANK OF HYDERABAD 1,020 1,317 1,065 -1,368 82 90 0 0
STATE BANK OF INDIA 10,891 13,102 9,951 7,669 2,538 3,078 2,353 0
STATE BANK OF MYSORE 274 409 358 -676 14 35 0 0
STATE BANK OF PATIALA 448 362 -972 -2,089 1 1 0 0
STATE BANK OF TRAVANCORE 304 339 338 -1,398 13 0 36 0
Public Sector Banks 37,019 37,823 -17,993 -1,678 8,079 8,391 2,900 0
AXIS BANK LIMITED 6,218 7,358 8,224 2,454 1,101 1,309 3 0
BANDHAN BANK LIMITED 275 790 0 0
DCB BANK LIMITED 151 191 195 147 0 0 0 0
HDFC BANK LTD. 8,478 10,216 12,296 10,560 1,927 2,414 2,879 0
ICICI BANK LIMITED 9,810 11,175 9,726 7,776 2,834 3,173 3,191 0
IDFC BANK LIMITED 467 844 102 0
INDUSIND BANK LTD 1,408 1,794 2,286 2,116 215 255 352 0
KOTAK MAHINDRA BANK LTD. 1,503 1,866 2,090 2,435 72 96 111 0
YES BANK LTD. 1,618 2,005 2,539 2,417 340 453 506 0
CATHOLIC SYRIAN BANK LTD 27 -53 -150 35 5 0 0
CITY UNION BANK LIMITED 347 395 445 374 64 79 92 0
FEDERAL BANK LTD 839 1,006 476 574 199 227 145 0
ING VYSYA BANK LTD 658 506 134 1
JAMMU & KASHMIR BANK LTD 1,182 509 416 -1,078 284 122 102 0
KARNATAKA BANK LTD 311 451 415 314 88 114 113 0
KARUR VYSYA BANK LTD 430 464 568 388 164 191 205 0
LAKSHMI VILAS BANK LTD 60 132 180 204 11 43 65 0
NAINITAL BANK LTD 65 67 47 40 17 18 16 0
RBL BANK LIMITED 0 207 292 316 0 44 59 0
SOUTH INDIAN BANK LTD 507 307 333 317 126 98 81 0
TAMILNAD MERCANTILE BANK LTD 301 379 402 236 53 55 55 0
THE DHANALAKSHMI BANK LTD -252 -241 -209 4 0 0 0 0
Private Sector Banks 33,661 38,735 41,314 31,262 7,634 8,690 8,078 0
Source: RBI

Annexure II to USQ 5012 for 31.03.2017
List of loss making UCB as on March 31, 2016

Sr. No.	Bank Name	Net loss in Rs Crore
1	Rupee Co-operative Bank Ltd.	-92.9422
2	The Kapol Co-operative Bank Ltd., Mumbai	-27.5389
3	The Navodaya Urban Co-operative Bank Ltd., Nagpur.	-26.7665
4	Sahebrao Deshmukh Co-op. Bank Ltd.	-24.2997
5	The Akola Urban Co-operative Bank Ltd., Akola.	-20.1519
6	George Town Co op Bank Limited.	-14.8404
7	Maratha Sahakari Bank Ltd., Bombay	-10.2081
8	Youth Development Coop Bank Ltd., Kolhapur.	-6.7586
9	Lokseva Sahakari Bank Ltd.,Pune.	-5.0226
10	Nasik Zilla Girna Sahakari Bank Ltd.,Nasik	-4.8926
11	Trichur Urban Co-operative Bank Ltd.	-4.2711

12 Pollachi Coop. Urban Bank Ltd. -3.8758
13 Sri Kalahasti Co-operative Town Bank Ltd. -3.0520
14 Hindu Co-operative Bank Ltd., Pathankot -2.8881
15 Nedumangad Co-operative Urban Bank Ltd. -2.8524
16 HCBL Co-operative Bank Ltd., Lucknow -2.5268
17 R.S.Co-operative Bank Ltd., Mumbai -2.4223
18 Ajinkyatara Sahakari Bank Ltd., Satara -2.3099
19 The Citizens" Co-operative Bank Ltd., Jammu. -1.9549
20 Pudukottai Coop.Town Bank Ltd. -1.7143
21 Khardah Co-operative Bank Ltd. -1.5849
22 Urban Co op Bank Limited Cuttack. -1.4862
23 Bhilwara Mahila Urban Co-op. Bank Ltd. -1.4476
24 Purasawalkam Coop. Bank Ltd. -1.3564
25 Mapusa Urban Co-operative Bank of Goa Ltd., Mapusa -1.3526
26 Kaduthuruthy Urban Co-operative Bank Ltd. -1.2069
27 Pondicherry Coop. Urban Bank Ltd. -0.9693
28 Sawantwadi Urban Co-op. Bank Ltd. -0.8872
29 The Jalna People"s Co-operative Bank Ltd., Jalna. -0.8304
30 Ponani Co-operative Urban Bank Ltd. -0.5866
31 Raj Laxmi Mahila Urban Co-Operative Bank Ltd. -0.5170
32 Kerala Mercantile Co-operative Bank Ltd.,Kozhikode -0.4984
33 Ananthasayanam Co-operative Bank Ltd. -0.4916
34 Tellicherry Co-operative Urban Bank Ltd. -0.4612
35 Dr. Babasaheb Ambedkar Urban Co-operative Bank Ltd., Nagpur. -0.4151
36 Shatabdi Mahila Sahakari Bank Ltd., Thane -0.4061
37 Karamana Co-operative Urban Bank Ltd. -0.3865
38 Vaniyambadi Town Coop bank Ltd. -0.3623
39 Hiriyur Urban Co-operative Bank Ltd., Hiriyur -0.3601
40 Sikar Urban Co Op Bank Ltd. -0.3541
41 Shivneri Sahakari Bank Ltd., Koregaon, Satara -0.3529
42 Vellala Coop Bank Ltd. -0.3469
43 Chandgad Urban Coop. Bank Ltd., Chandgad, Kolhapur -0.3444
44 Sri Mallikarjuna Pattana Sahakari Bank Niyamita, Maski -0.2642
45 The Anjangaon Surji Nagari Sahakari Bank Ltd., Anjangaon Surji. -0.2517
46 Daund Urban Co-Operative Bank Ltd., Daund -0.2396
47 Brahmawart Commercial Co-operative Bank Ltd. -0.2333
48 Shreeram Sahakari Bank Ltd., Mumbai -0.2110
49 Lokapavani Mahila Sahakari Bank Niyamitha, Mandya -0.2039
50 Madura Sourashtra Co-Op Bank Ltd. -0.2006
51 Imperial Urban Co-operative Bank Ltd., Faizabad -0.1816
52 Raichur City Urban Co-operative Bank Ltd., Raichur -0.1784
53 Bhavani Urban Co-operative Bank Ltd., Georai. -0.1660
54 Kamaraj coop Town Bank Ltd. Polur. -0.1572
55 Navanirman Co-operative Urban Bank Ltd., -0.1517
56 Tumkur Pattana Sahakara Bank Niyamitha, Tumkur -0.1196
57 Dr. Shivajirao Patil Nilangekar Urban Co-operative Bank Ltd., Nilanga. -0.1010
58 Thiruvaikuntam Co op Urban Bank Ltd. -0.0952
59 Gokul Co-operative Urban Bank Ltd., Secunderabad -0.0905
60 Jagruti Co-operative Bank Ltd., Belgaum -0.0886
61 Payyanur Co-operative Town Bank Ltd. -0.0722
62 Big Kancheepuram Co op Town Bank Limited. -0.0646
63 Kallidaikurichi Coop Urban Bank Limited. -0.0633
64 Tanur Co-operative Urban Bank Ltd. -0.0596
65 Kedarnath Urban Co-operative Bank Ltd., Latur. -0.0592
66 Musiri Urban Co-operative Bank Ltd., Musiri. -0.0578
67 Sri Bharathi Co-operative Urban Bank Ltd., Hyderabad -0.0354
68 Cuddalore & Villipuram DCCB Employees Co-Op.Bank Ltd. -0.0322
69 Rajasthan Urban Co-Operative Bank Ltd., Jaipur -0.0285
70 Imperial Urban cooprative Bank Ltd.Jalandhar -0.0269
71 Ramakrishna Mutually Aided Co-operative Urban Bank Ltd.,Nidadavole -0.0178
72 Kolikata Mahila Co-Operative Bank Ltd., -0.0093
Source: RBI

Annexure lll to USQ 5012 for 31.03.2017
StCBs in loss as on 31.3.2014 (Amt. in Rs. Lakhs)
Sr. No. Name of the Bank Profit/ Loss for the Year

1 ARUNACHAL PRADESH -56.74
2 GOA -1135.75

3 JHARKHAND -233.45
4 KERALA -6358.40
5 MANIPUR -507.14
6 WEST BENGAL -1063.67
Total Loss -9355.15

StCBs in loss as on 31.3.2015 (Amt. in Rs. Lakhs)
Sr. No. Name of the State/ UT Profit/ Loss for the Year

1 Jharkhand -448.65
2 Manipur -644.20
3 Puducherry -588.73
4 Goa -812.86
Total Loss -2494.44

StCBs in loss as on 31.3.2016 (Amt. in Rs. Lakhs)
Sr. No. Name of the State/ UT Profit/ Loss for the Year

1 Jharkhand -508.52
2 Manipur -7357.43
3 New Delhi -1255.51
4 Puducherry -1506.11
5 Goa -755.53
Total Loss -11383.10
Source: NABARD

Annexure IV to USQ 5012 for 31.03.2017
DCCBs in Loss as on 31.3.2014 (Amount in Rs. Lakhs)
Sr. No. Expenditure => State Loss for the Year
Name of the Bank
1 GOPALGANJ BIHAR -258.89
2 MAGADH BIHAR -51.69
3 MONGHYR-JAMUI BIHAR -2554.62
4 MUZAFFARPUR BIHAR -1891.01
5 PURNEA BIHAR -443.05
6 BHAVNAGAR GUJARAT -689.52
7 KACHCHH GUJARAT -208.07
8 FATEHABAD HARYANA -1321.75
9 JIND HARYANA -234.4
10 MEHENDRAGARH HARYANA -109.72
11 SIRSA HARYANA -446.6
12 ANANTNAG J & K -127.93
13 DEOGHAR JAMTARA JHARKHAND -87.88
14 GIRIDIH JHARKHAND -77.24
15 SHIMOGA KARNATAKA -1897.1
16 BULDHANA MAHARASHTRA -1590.18
17 NAGPUR MAHARASHTRA -1233.28
18 WARDHA MAHARASHTRA -3510.54
19 CHURU RAJASTHAN -684.9
20 GANGANAGAR RAJASTHAN -321.03
21 KOTA RAJASTHAN -1474.09
22 SAWAI MADHOPUR RAJASTHAN -309.78
23 SIROHI RAJASTHAN -309.12
24 TONK RAJASTHAN -821.79
25 AGRA UTTAR PRADESH -216.52
26 ALLAHABAD UTTAR PRADESH -867.49
27 AZAMGARH UTTAR PRADESH -887.7
28 BAHRICH UTTAR PRADESH -621.62
29 BALLIA UTTAR PRADESH -853.05
30 BASTI UTTAR PRADESH -1136.42
31 DEORIA KASIA UTTAR PRADESH -1760.31
32 FATEHPUR UTTAR PRADESH -2208.39
33 GHAZIPUR UTTAR PRADESH -594.74
34 GORAKHPUR UTTAR PRADESH -1749.19
35 HARDOI UTTAR PRADESH -736.16
36 JAUNPUR UTTAR PRADESH -1163.37
37 SITAPUR UTTAR PRADESH -1342.42
38 VARANASI UTTAR PRADESH -649.86
Total Loss -35441.42

Source: NABARD

Annexure V to USQ 5012 for 31.03.2017
DCCBs in Loss as on 31.3.2015 (Amount in Rs. Lakhs)
Sr. No. Name of the State/ UT Name of the Bank Profit/ Loss for the Year

1 Madhya Pradesh JILLA SAHAKARI KENDRIYA BANK MARYADIT, BHIND -488.67
2 Madhya Pradesh JILLA SAHAKARI KENDRIYA BANK MARYADIT, DATIA -795.25
3 Madhya Pradesh JILLA SAHAKARI KENDRIYA BANK MARYADIT, GWALIOR -732.15
4 Madhya Pradesh JILLA SAHAKARI KENDRIYA BANK MARYADIT, RAISEN -1461.47
5 Madhya Pradesh JILLA SAHAKARI KENDRIYA BANK MARYADIT, REWA -983.65
6 Uttarakhand ALMORA ZILLA SAHAKARI BANK LTD. -1317.78
7 Uttarakhand THE UTTARKASHI ZILA SAHKARI BANK LTD., UTTARKASHI -1663.50
8 Uttar Pradesh AGRA DISTRICT CENTRAL CO-OPERATIVE BANK LTD. -93.16
9 Uttar Pradesh ALLAHABAD DISTRICT CO-OPERATIVE BANK LTD. -1239.42
10 Uttar Pradesh BAHRICH DISTRICT CO-OPERATIVE BANK LTD. -693.77
11 Uttar Pradesh BUDAUN JILLA SAHKARI BANK LTD. -144.29
12 Uttar Pradesh DEORIA KASIA CO-OPERATIVE BANK LTD. -2345.20
13 Uttar Pradesh DISTRICT CO-OPERATIVE BANK LTD., VARANASI -1144.80
14 Uttar Pradesh FATEHPUR DISTRICT CO-OPERATIVE BANK LTD. -2456.47
15 Uttar Pradesh GORAKHPUR JILLA SAHKARI BANK LTD. -1721.41
16 Uttar Pradesh HARDOI JILLA SAHKARI BANK LTD. -707.89
17 Uttar Pradesh JILLA SAHAKARI BANK LTD., AZAMGARH -1061.44
18 Uttar Pradesh JILLA SAHAKARI BANK LTD., GHAZIPUR -765.73
19 Uttar Pradesh JILLA SAHKARI BANK LTD., BALLIA -790.15
20 Uttar Pradesh JILLA SAHKARI BANK LTD., BASTI -1281.66
21 Uttar Pradesh JILLA SAHKARI BANK LTD., JAUNPUR -1342.60
22 Uttar Pradesh JILLA SAHKARI BANK LTD., LAKHIMPUR-KHIRI -5142.43
23 Uttar Pradesh JILLA SAHKARI BANK LTD., SIDHARTHNAGAR -2893.96
24 Uttar Pradesh JILLA SAHKARI BANK LTD., SITAPUR -1124.03
25 Uttar Pradesh MATHURA JILLA SAHKARI BANK LTD. -172.98
26 Uttar Pradesh SULTANPUR JILLA SAHKARI BANK LTD. -718.30
27 Bihar CENTRAL CO-OPERATIVE BANK LTD., ARA -193.76
28 Bihar THE BHAGALPUR CENTRAL CO-OPERATIVE BANK LTD. -1292.06
29 Bihar THE MUZAFFARPUR CENTRAL CO-OPERATIVE BANK LTD. -66.21
30 Bihar THE PURNEA DISTRICT CENTRAL CO-OPERATIVE BANK LTD. -2630.92
31 Jharkhand THE DEOGHAR JAMTARA CENTRAL CO-OPERATIVE BANK LTD. -1605.55
32 Jharkhand THE GIRIDIH CENTRAL CO-OPERATIVE BANK LTD. -362.52
33 Jharkhand THE HAZARIBAGH CENTRAL CO-OPERATIVE BANK LTD. -2003.03
34 Jharkhand THE RANCHI-KHUNTI CENTRAL CO-OPERATIVE BANK LTD. -2035.84
35 Haryana THE AMBALA CENTRAL CO-OPERATIVE BANK LTD. -253.42
36 Haryana THE FARIDABAD CENTRAL CO-OPERATIVE BANK LTD. -547.10
37 Haryana THE FATEHABAD CENTRAL CO-OPERATIVE BANK LTD. -1158.92
38 Haryana THE JIND CENTRAL CO-OPERATIVE BANK LTD. -361.14
39 Haryana THE MEHENDRAGARH CENTRAL CO-OPERATIVE BANK LTD. -468.17
40 Haryana THE SIRSA CENTRAL CO-OPERATIVE BANK LTD. -169.87
41 Jammu and Kashmir THE ANANTNAG CENTRAL CO-OPERATIVE BANK LTD. -535.22
42 Punjab THE MANSA CENTRAL CO-OPERATIVE BANK LTD., MANSA -361.80
43 Punjab THE SANGRUR CENTRAL CO-OPERATIVE BANK LTD., SANGRUR -653.39
44 Rajasthan SAWAI MADHOPUR KENDRIYA SAHAKARI BANK LTD. -318.69
45 Rajasthan THE CENTRAL CO-OPERATIVE BANK LTD., BIKANER -433.48
46 Rajasthan THE CENTRAL CO-OPERATIVE BANK LTD.,TONK -916.72
47 Rajasthan THE PALI DISTRICT CENTRAL CO-OPERATIVE BANK LTD -393.41
48 Andhra Pradesh THE DISTRICT COOPERATIVE CENTRAL BANK LTD., KAKINADA -10358.15
49 Andhra Pradesh THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., VIZIANAGARAM -985.46
50 Karnataka THE BANGLORE, BANGLORE RURAL & RAMANAGRA DISTRICT CO-OPERATIVE BANK LTD. -709.62
51 Karnataka THE SHIMOGA DISTRICT CO-OPERATIVE CENTRAL BANK LTD. -3950.66
52 Tamil Nadu THE VELLORE DISTRICT CENTRAL COOPERATIVE BANK LTD. -6313.19
53 Gujarat MEHSANA DISTRICT CENTRAL CO-OPERATIVE BANK -3782.26
54 Gujarat THE KACHCHH DISTRICT CENTRAL CO-OPERATIVE BANK -965.88
55 Maharashtra DHULE & NANDURBAR DISTRICT CENTRAL CO-OPERATIVEBANK LTD. -1620.10
56 Maharashtra JALNA DISTRICT CENTRAL CO-OPERATIVE BANK LTD. -390.77
57 Maharashtra KOLHAPUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD. -844.66
58 Maharashtra THE NANDED DISTRICT CENTRAL CO-OPERATIVE BANK LTD. -24984.29
Total Loss -104948.42
Source: NABARD

Annexure VI to USQ 5012 for 31.03.2017
DCCBs in Loss as on 31.3.2016 (Amount in Rs. Lakhs)
Sr. No. Name of the State/ UT Name of the Bank Profit/ Loss for the Year

1 Madhya Pradesh JILLA SAHAKARI KENDRIYA BANK MARYADIT, BHIND -273.30
2 Madhya Pradesh JILLA SAHAKARI KENDRIYA BANK MARYADIT, DATIA -1699.06
3 Madhya Pradesh JILLA SAHAKARI KENDRIYA BANK MARYADIT, REWA -2666.47
4 Madhya Pradesh JILLA SAHAKARI KENDRIYA BANK MARYADIT, SATNA -2417.78
5 Uttarakhand THE UTTARKASHI ZILA SAHKARI BANK LTD., UTTARKASHI -1689.78
6 Uttar Pradesh ALLAHABAD DISTRICT CO-OPERATIVE BANK LTD. -781.75
7 Uttar Pradesh BAHRICH DISTRICT CO-OPERATIVE BANK LTD. -268.93
8 Uttar Pradesh BUDAUN JILLA SAHKARI BANK LTD. -269.83
9 Uttar Pradesh DEORIA KASIA CO-OPERATIVE BANK LTD. -333.30
10 Uttar Pradesh DISTRICT CO-OPERATIVE BANK LTD., VARANASI -131.34
11 Uttar Pradesh FATEHPUR DISTRICT CO-OPERATIVE BANK LTD. -1632.26
12 Uttar Pradesh GORAKHPUR JILLA SAHKARI BANK LTD. -1221.82
13 Uttar Pradesh JILLA SAHAKARI BANK LTD., AZAMGARH -347.20
14 Uttar Pradesh JILLA SAHAKARI BANK LTD., GHAZIPUR -300.98
15 Uttar Pradesh JILLA SAHKARI BANK LTD., BALLIA -83.42
16 Uttar Pradesh JILLA SAHKARI BANK LTD., BASTI -347.73
17 Uttar Pradesh JILLA SAHKARI BANK LTD., JAUNPUR -652.01
18 Uttar Pradesh JILLA SAHKARI BANK LTD., LAKHIMPUR-KHIRI -4348.98
19 Uttar Pradesh SULTANPUR JILLA SAHKARI BANK LTD. -37.84
20 Bihar THE AURANGABAD DISTRICT CENTRAL CO-OPERATIVE BANK LTD. -524.09
21 Bihar THE KATIHAR DISTRICT CENTRAL CO-OPERATIVE BANK LTD. -464.53
22 Bihar THE NAWADAH CENTRAL CO-OPERATIVE BANK LTD. -182.02
23 Bihar THE ROHIKA CENTRAL CO-OPERATIVE BANK LTD., MADHUBANI -109.87
24 Jharkhand THE GIRIDIH CENTRAL CO-OPERATIVE BANK LTD. -114.24
25 West Bengal BALAGERIA CENTRAL CO-OPERATIVE BANK LTD. -501.31
26 West Bengal BANKURA DIST CENTRAL CO-OPERATIVE BANK LTD. -727.00
27 West Bengal BIRBHUM DISTRICT CENTRAL CO-OPERATIVE BANK LTD. -2722.67
28 West Bengal DARJEELING DISTRICT CENTRAL CO-OPERATIVE BANK LTD. -60.26
29 Haryana THE AMBALA CENTRAL CO-OPERATIVE BANK LTD. -323.67
30 Haryana THE FATEHABAD CENTRAL CO-OPERATIVE BANK LTD. -288.95
31 Haryana THE MEHENDRAGARH CENTRAL CO-OPERATIVE BANK LTD. -131.22
32 Haryana THE SIRSA CENTRAL CO-OPERATIVE BANK LTD. -800.83
33 Haryana THE YAMUNANAGAR CENTRAL CO-OPERATIVE BANK LTD. -33.85
34 Jammu and Kashmir BARAMULLA CENTRAL CO-OPERATIVE BANK LTD. -1126.28
35 Jammu and Kashmir THE ANANTNAG CENTRAL CO-OPERATIVE BANK LTD. -1304.75
36 Punjab THE MANSA CENTRAL CO-OPERATIVE BANK LTD., MANSA -267.06
37 Punjab THE SANGRUR CENTRAL CO-OPERATIVE BANK LTD., SANGRUR -465.56
38 Rajasthan BARAN KENDRIYA SAHAKARI BANK LTD. -274.36
39 Rajasthan THE CENTRAL CO-OPERATIVE BANK LTD.,TONK -500.87
40 Rajasthan THE KOTA CENTRAL CO-OPERATIVE BANK LTD. -552.61
41 Andhra Pradesh THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD., VIZIANAGARAM -1392.65
42 Tamil Nadu THE KANYAKUMARI DISTRICT CENTRAL CO-OPERATIVE BANK LTD. -43.22
43 Tamil Nadu THE VELLORE DISTRICT CENTRAL COOPERATIVE BANK LTD. -12250.23
44 Gujarat THE KACHCHH DISTRICT CENTRAL CO-OPERATIVE BANK -59.33
45 Maharashtra BULDHANA DISTRICT CENTRAL CO-OPERATIVE BANK LTD. -2087.16
46 Maharashtra DHULE & NANDURBAR DISTRICT CENTRAL CO-OPERATIVEBANK LTD. -406.34
47 Maharashtra NAGPUR DISTRICT CENTRAL CO-OPERATIVE BANK LTD. -1106.46
48 Maharashtra NASIK DISTRICT CENTRAL CO-OPERATIVE BANK LTD. -6163.59
49 Maharashtra WARDHA DISTRICT CENTRAL CO-OPERATIVE BANK LTD. -774.91
Total Loss -55263.67
Source: NABARD